



## Three Guarantees, One Living Benefit

### Guaranteed Principal Solution<sup>SM</sup> Living Benefit

*Annuities issued in all states except New York by Transamerica Life Insurance Company, Cedar Rapids, IA and in New York by Transamerica Financial Life Insurance Company, Harrison, NY. Annuities are underwritten and distributed by Transamerica Capital, Inc. References to Transamerica may pertain to one or all of these companies.*

***Annuities may lose value and are not insured by the FDIC or any federal government agency. They are not a deposit of or guaranteed by any bank, bank affiliate, or credit union.***

# Our goal is to grow and protect your retirement income

*Guaranteed Principal Solution provides:*

## Principal Protection



Gary and Barbara want protection above all else.

When you purchase a variable annuity issued by Transamerica with the optional *Guaranteed Principal Solution (GPS<sup>SM</sup>)* living benefit, you receive three guarantees.

You can choose from Principal Protection and be confident knowing your investments are protected, 7% “Principal Back” and benefit from the flexibility to take withdrawals, or 5% “For Life” and enjoy the security that comes with guaranteed lifetime income.

With *GPS*, you have the flexibility to switch between withdrawal options (as long as your policy value does not equal zero). You can start and stop taking withdrawals as you need them or take up to 5% or 7% as your needs change.

What’s more, you can elect *GPS* anytime through age 80 and pay just one annual fee. You can also terminate your benefit anytime after three years. The guarantee may not apply to all additional contributions, and restrictions apply. See the prospectus and living benefit contract for further details.

## 7% “Principal Back” Withdrawals



Ian and Cathy also want protection, but with the ability to take withdrawals.

## 5% “For Life” Withdrawals



Mark and Debbie want a steady stream of income for a lifetime.

*All contract and benefit guarantees, including optional benefits, are backed by the claims-paying ability of the issuing insurance company.*

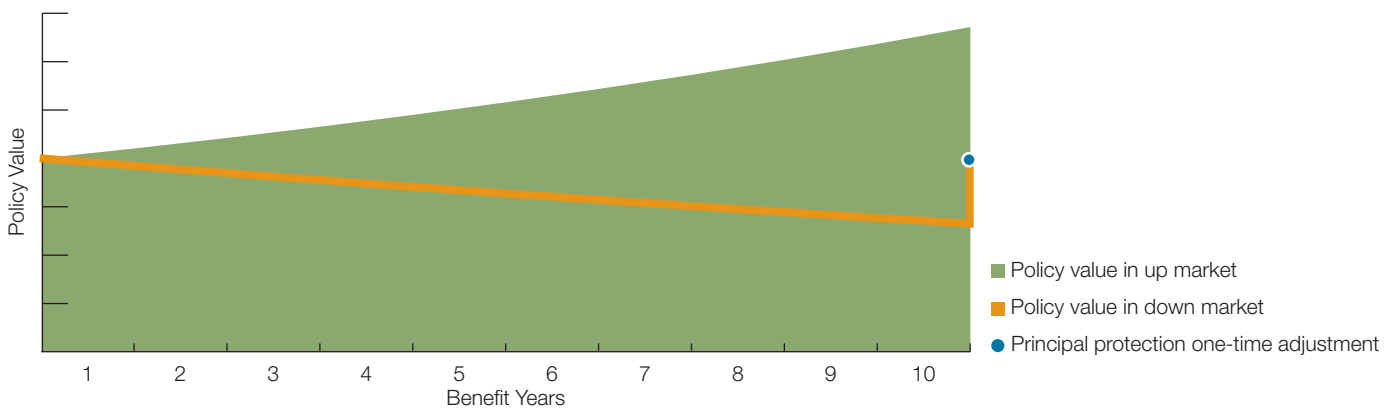
# Principal Protection

**Gary and Barbara** expect to enjoy a long and happy retirement. While they still want to maintain some market exposure so they can participate in growing markets, they are more concerned with protecting their assets. On the advice of their financial professional, they purchased a Transamerica variable annuity with the optional *GPS* living benefit.



With *GPS*'s guaranteed minimum accumulation benefit, Gary and Barbara are guaranteed that their policy value will be equal to or more than their guaranteed future value (GFV) at the end of 10 benefit years. Assuming the benefit is added on the policy issue date, the GFV is the initial premium adjusted for withdrawals and a portion of premiums added after the benefit date, but does not include any premium enhancements, if applicable.

If after 10 benefit years, their policy value is less than the GFV, Transamerica will make a one-time adjustment to Gary and Barbara's policy and restore the policy value back to the GFV.



This chart is for illustrative purposes only. The chart shows a hypothetical one-time initial premium with no withdrawals. It demonstrates how the Principal Protection works in up and down markets.

## Additional Facts About Principal Protection:

- Over time, your policy value could potentially decline before and after your 10<sup>th</sup> benefit anniversary.
- Note that the impact of the withdrawals are calculated dollar-for-dollar when the policy value is greater than the GFV, and pro-rata when the policy value is less than the GFV.
- Premium additions increase the GFV by a percentage of the premium amount according to the sliding scale at right.

New premium received during benefit year	1	2	3	4	5	6	7	8	9	10
% of new premium added to GFV	100%	90%	80%	70%	60%	50%	50%	50%	50%	0%

# 7% “Principal Back” Withdrawals

Ian and Cathy are both currently working.

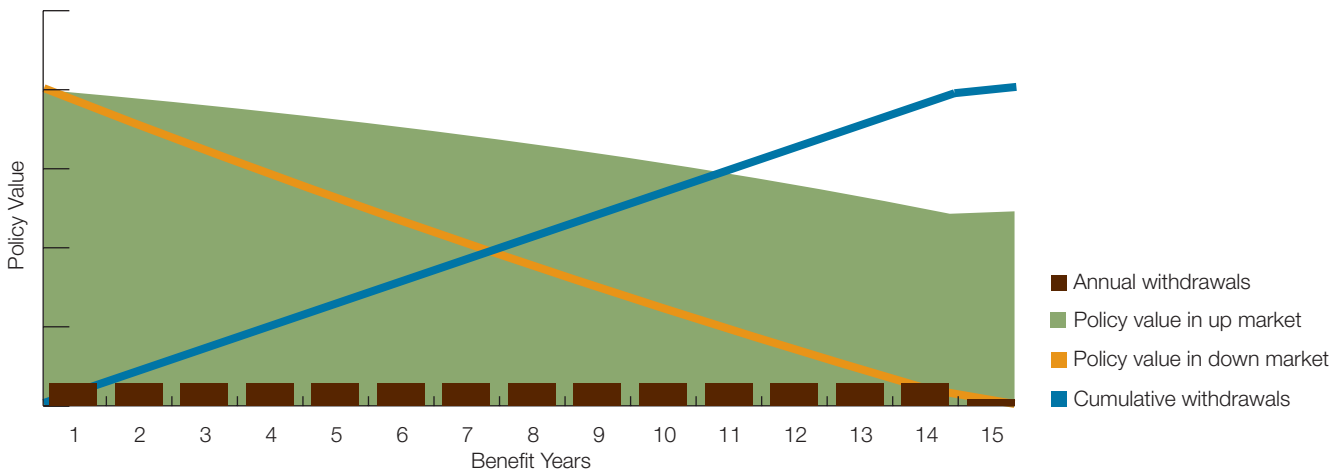
It’s their goal to retire soon, so they want to make sure their principal is protected. But, when they retire, they also want the flexibility to take steady or periodic withdrawals when they want to.

After consulting with their financial professional, Ian and Cathy purchased a Transamerica variable annuity with the optional GPS living benefit.

With the 7% “Principal Back” withdrawal guarantee, Ian and Cathy can withdraw up to 7% of the “Principal Back” total withdrawal base (TWB) each year until the total withdrawals equal the TWB. The TWB is equal to the policy value when the benefit was added plus any additional premiums and less any adjustments for excess withdrawals after the benefit was added. Depending on which Transamerica variable annuity Ian and Cathy purchased, they could be eligible for a premium enhancement. However, if the benefit is added in the first policy year, the premium enhancement will not be included in the TWB.



Even if their policy value falls because of poorly performing subaccounts, Ian’s and Cathy’s withdrawals are guaranteed until their total withdrawals equal their TWB, assuming withdrawals do not exceed 7% of the TWB. The chart below shows how Ian and Cathy were able to take withdrawals for just over 14 years in both the up and down market scenarios and the effect withdrawals had on each policy value. With the GPS 7% “Principal Back” withdrawal option, Ian and Cathy aren’t required to take withdrawals each year. Instead, they can take withdrawals when they need to. Any withdrawals in excess of 7% of the TWB will decrease the amount of withdrawals that are available under the GPS benefit.



This chart is for illustrative purposes only and does not guarantee return or future performance. The hypothetical chart does not depict the actual performance of the investment options. It demonstrates how the “Principal Back” withdrawals work.

All contract and benefit guarantees, including optional benefits, are backed by the claims-paying ability of the issuing insurance company.

# 5% “For Life” Withdrawals

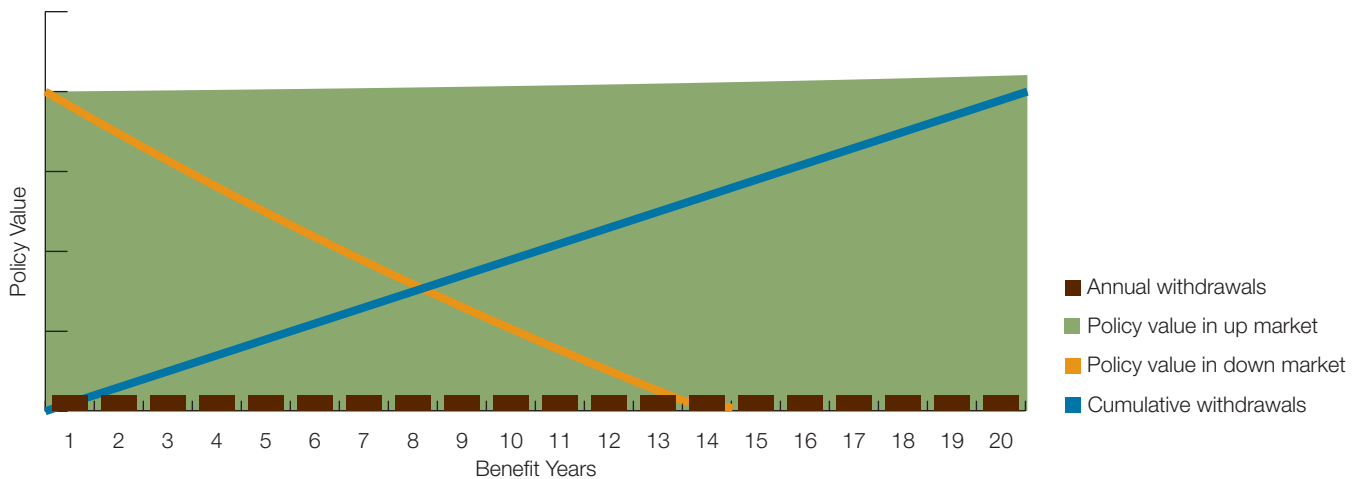
After a lifetime of hard work and diligent saving, **Mark and Debbie** are ready to retire. While they are still relatively young at age 62 and 60, respectively, Mark and Debbie want the security of knowing that they won't run out of money and that they'll have reliable and consistent income for the rest of their lives.

Before they retired, Mark and Debbie met with their financial professional who helped them purchase a Transamerica variable annuity with the optional GPS living benefit. Because they listed Mark as the owner and annuitant, they knew they could count on guaranteed withdrawals of up to 5% of their “For Life” total withdrawal base (TWB) for the rest of Mark's life, regardless of policy value.



The TWB is equal to the policy value when the benefit is added, plus any additional premiums and less any adjustments for excess withdrawals after the benefit is added. If the benefit is added in the first policy year it does not include any premium enhancements, if applicable. Regardless of how long Mark lives, how the market performs, or even if his policy value falls to zero, Mark and Debbie are guaranteed to receive 5% of the TWB every year.

What's more, Mark and Debbie can stop and start taking withdrawals at any time, when they need to and when they want to. Because Mark is 62, they can begin taking withdrawals immediately. However, if Mark was not yet age 59, Mark and Debbie would need to wait until the first benefit anniversary following Mark's 59th birthday. Withdrawals prior to that date or in excess of 5% of the TWB would decrease the amount of withdrawals that were available under the GPS benefit.



This chart is for illustrative purposes only and does not guarantee return or future performance. The hypothetical chart does not depict the actual performance of the investment options. It demonstrates how the 5% “For Life” withdrawals work over 20 years.

# Portfolio Allocation Method (PAM)

When you choose the GPS benefit, Transamerica uses PAM to manage policy value in relation to the guarantees promised under the GPS benefit. PAM is designed to help manage risk associated with negative market performance.

How PAM works:

- If your policy value falls below your GPS guarantee due to poor subaccount performance, Transamerica will transfer a portion of your assets into the current PAM investment option, PAM TA Aegon U.S. Government Securities – Service Class. In a severe downturn, 100% of your portfolio could be transferred into the PAM investment option.
- When your policy value rises sufficiently in relation to your GPS guarantee, your assets will be transferred back to your designated investment options. All transfers will be made by Transamerica at its sole discretion. Any transfers back into your designated investment options will be made on a pro rata basis across all of your investment options.

PAM triggered transfers will not count against your 12 free transfers per year. The amount transferred by PAM will vary and in the event of a severe downturn, PAM could transfer up to 100% of your portfolio.

PAM transfers are based on a quantitative model that compares a number of interrelated factors that could impact your policy value including your policy value and your benefit's future guarantees. PAM also accounts for changes in interest rates, policy duration and stock market volatility.

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# Important Information

**Before investing, consider a variable annuity's investment objectives, risks, charges and expenses. Go to [transamerica.com](http://transamerica.com) for a contract and fund prospectus containing this and other information. Please read it carefully.**

## How much does the variable annuity cost?

Transamerica variable annuity fees and charges include 0.45% – 1.90% M&E&A, 0% – 9% surrender charge, \$50 annual service charge, and investment option management fees. A fund facilitation fee of up to 0.30% annually may apply for certain subaccounts.

## What is a variable annuity?

Variable annuities are long-term financial products designed for retirement purposes and contain underlying investment options that are subject to market fluctuation, investment risk, and possible loss of principal.

## Benefit fees

The fee for the benefit is currently 1.25% of the "Principal Back" total withdrawal base (TWB) on each benefit anniversary.

You may add the benefit at any time through age 80. After the third benefit year, if your policy value has performed well, you may upgrade to a new benefit. Upon upgrade, the existing benefit will terminate. The new benefit will be subject to whatever costs and features are in effect at that time. Upgrades are available through age 85.

Only one living benefit is available on a policy at a time.

## Withdrawals

Withdrawals of taxable amounts are subject to ordinary income tax and may be subject to a 10% additional federal tax if withdrawn before age 59½.

Once the policy value reaches zero, you cannot make premium payments, and all other policy features, benefits, and guarantees (except those provided by this living benefit) are terminated. If the policy value reaches zero, you will receive payments up to the guarantees provided by the benefit by selecting the amount and frequency of these payments that cannot be changed. If an excess withdrawal causes the policy value to reach zero, the benefit and policy will terminate.

Withdrawals may be subject to surrender charges.

## Additional information

All contract and living benefit guarantees, including optional benefits and any fixed subaccount crediting rates or annuity payout rates, are backed by the claims-paying ability of the issuing insurance company. They are not backed by the broker-dealer from which this annuity is purchased, by the insurance agency from which this annuity is purchased, or any affiliates of those entities and none makes any representations or guarantees regarding the claims-paying ability of issuing insurance company.

If you elect the GPS<sup>SM</sup> living benefit, there are certain investment options offered in your policy that use a volatility control strategy. **In periods of high market volatility, volatility control strategies could limit your participation in market gains; this may conflict with your investment objectives by limiting your ability to maximize potential growth of your policy value and, in turn, the value of any guaranteed benefit that is tied to investment performance.** Volatility control strategies are intended to help limit overall volatility and reduce the effects of significant market downturns during periods of high market volatility, providing policy owners with the opportunity for smoother performance and better risk-adjusted returns. **You pay an additional fee for benefits which, in part, pay for protecting the benefit base from investment losses. Since the benefit base does not decrease as a result of investment losses, volatility control strategies might not provide meaningful additional benefit to you.** If you determine that funds with volatility control strategies are not consistent with your investment objectives, there continues to be other investment options available under the GPS<sup>SM</sup> living benefit, that do not invest in funds that utilize volatility control strategies.

This brochure assumes that the benefit is added on the policy issue date, in which case "principal" refers to the initial premium. If the benefit is added thereafter, "principal" refers to the policy value on the benefit date. If the benefit is added during the first policy year, "principal" will not include any premium enhancements received, if applicable.

Living and death benefits are referred to as riders in the contract.

Same sex couples have the right to marry in all states. The parties to each marriage that is valid under the law of any state will be treated as a spouse as defined in this policy. Individuals in other arrangements, such as civil unions, registered domestic partnerships or other similar arrangements, that are not recognized as a valid marriage under relevant state law will not be treated as married or as spouses as defined in this policy for federal tax purposes. Please contact a qualified tax advisor prior to purchasing to discuss how exercising spousal continuation benefits under this contract or any benefits may affect you. Please see the prospectus for more details.

All policies, forms, and benefits may vary by state, and may not be available in all states. RGMB 4 0504, RGMB 4 1013R (OR), RGMB 4 0504 (FL), RGMB 8 0405

“Serving the  
needs of others  
is the only  
legitimate  
business today.”

— Transamerica

